

Fill in this information to identify the case:

Debtor1 LYDIA ORTIZ ORTIZ

Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the : District of Puerto Rico  
(State)

Case number 17-03666-MCF13

## Form 4100R Response to Notice of Final Cure

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

### Part 1: Mortgage Information

Name of creditor: Reverse Mortgage Funding LLC

Court claim no. (if known): 3-1

Last 4 digits of any number you use to identify the debtor's account: 4134

Property address: D8 C ST VALLE ALTO DEV  
Number Street

CAYEY, PR 00736  
City State ZIP Code

### Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full amount required to cure the prepetition default on the creditor's claim
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

### Part 3: Postpetition Mortgage

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: \_\_\_\_/\_\_\_\_/\_\_\_\_  
MM/DD/YYYY

- ☒ Creditor states that the debtors are not current on all postpetition payments consistent with § 1322 (b)(5) of the Bankruptcy Code, including all fees charges expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$0.00
- b. Total fees, charges, expenses, escrow and costs outstanding: + (b) \$ 1,672.82
- c. Total. Add lines a and b. (c) \$1,672.82

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

\*\*\*NA- This is a Reverse Mortgage  
MM/ DD/ YYYY

\*\*\*Debtor owes \$1,672.82 for both tax and insurance disbursement made through 8/11/2017-5/6/2022\*\*\*

**Part 4:** Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☒ all payments received;  
☒ all fees, costs, escrow, and expenses assessed to the mortgage; and  
☒ all amounts the creditor contends remain unpaid

**Part 5:** Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim

Check the appropriate box:

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Francisco Cardona  
Signature

Date {October 25, 2022

Print /s/ Francisco Cardona  
First Name Middle Name Last Name

Title Authorized Agent

Company Robertson, Anschutz, Schneid, Crane & Partners, PLLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 6409 Congress Avenue, Suite 100  
Number Street

Boca Raton, FL 33487  
City State ZIP Code

Contact 470-321-7112

Email {fcardona@raslg.com

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that on October 25, 2022, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

LYDIA ORTIZ ORTIZ  
URB VALLE ALTO D8 CALLE C  
CAYEY, PR 00736

And via electronic mail to:

ROBERTO FIGUEROA CARRASQUILLO  
PO BOX 186  
CAGUAS, PR 00726-0186

JOSE RAMON CARRION MORALES  
PO BOX 9023884  
SAN JUAN, PR 00902-3884

MONSITA LECAROSZ ARRIBAS  
OFFICE OF THE US TRUSTEE (UST) OCHOA BUILDING 500 TANCA STREET SUITE  
301  
SAN JUAN, PR 00901

By: /s/ Kenyatta Mclean  
Email: Kenmclean@raslg.com

## Balance History

Loan Number:

Investor Loan Number:

FHA Case Number:

Client Loan Number:

Transaction Date	Effective Date	Transaction Code	Scheduled	Unscheduled	Interest	MIP	Servicing Fees	Trans Total	Ending Balance
10/18/2022	10/18/2022	92	\$0.00	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00	\$184,821.03
10/12/2022	10/11/2022	81	\$0.00	(\$35.80)	\$0.00	\$0.00	\$0.00	(\$35.80)	\$184,801.03
09/30/2022	09/30/2022	101	\$0.00	\$0.00	\$851.90	\$76.60	\$30.00	\$958.50	\$184,836.83
09/20/2022	09/20/2022	92	\$0.00	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00	\$183,878.33
08/31/2022	08/31/2022	101	\$0.00	\$0.00	\$847.40	\$76.21	\$30.00	\$953.61	\$183,858.33
08/22/2022	08/22/2022	92	\$0.00	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00	\$182,904.72
07/29/2022	07/31/2022	101	\$0.00	\$0.00	\$842.91	\$75.80	\$30.00	\$948.71	\$182,884.72
07/18/2022	07/18/2022	92	\$0.00	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00	\$181,936.01
06/30/2022	06/30/2022	101	\$0.00	\$0.00	\$840.81	\$75.60	\$30.00	\$946.41	\$181,916.01
06/22/2022	06/22/2022	92	\$0.00	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00	\$180,969.60
06/17/2022	06/16/2022	80	(\$83.36)	\$0.00	\$0.00	\$0.00	\$0.00	(\$83.36)	\$180,949.60
06/17/2022	06/16/2022	81	\$0.00	(\$868.70)	\$0.00	\$0.00	\$0.00	(\$868.70)	\$181,032.96
05/31/2022	05/31/2022	101	\$0.00	\$0.00	\$837.71	\$75.33	\$30.00	\$943.04	\$181,901.66
05/24/2022	05/24/2022	92	\$0.00	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00	\$180,958.62
05/06/2022	05/06/2022	91	\$0.00	\$788.70	\$0.00	\$0.00	\$0.00	\$788.70	\$180,938.62
04/29/2022	04/30/2022	101	\$0.00	\$0.00	\$830.30	\$74.66	\$30.00	\$934.96	\$180,149.92
04/19/2022	04/19/2022	92	\$0.00	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00	\$179,214.96
03/31/2022	03/31/2022	101	\$0.00	\$0.00	\$825.88	\$74.26	\$30.00	\$930.14	\$179,194.96
03/24/2022	03/24/2022	92	\$0.00	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00	\$178,264.82
02/28/2022	02/28/2022	101	\$0.00	\$0.00	\$822.69	\$73.98	\$30.00	\$926.67	\$178,244.82
02/23/2022	02/23/2022	92	\$0.00	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00	\$177,318.15
02/15/2022	02/14/2022	80	(\$436.03)	\$0.00	\$0.00	\$0.00	\$0.00	(\$436.03)	\$177,298.15
02/15/2022	02/14/2022	81	\$0.00	(\$40.00)	\$0.00	\$0.00	\$0.00	(\$40.00)	\$177,734.18
02/15/2022	02/15/2022	281	\$0.00	\$476.03	\$0.00	\$0.00	\$0.00	\$476.03	\$177,774.18

## Balance History

Loan Number:

Investor Loan Number:

FHA Case Number:

Client Loan Number:

Transaction Date	Effective Date	Transaction Code	Scheduled	Unscheduled	Interest	MIP	Servicing Fees	Trans Total	Ending Balance
02/15/2022	02/14/2022	81	\$0.00	(\$476.03)	\$0.00	\$0.00	\$0.00	(\$476.03)	\$177,298.15
01/31/2022	01/31/2022	101	\$0.00	\$0.00	\$819.36	\$73.68	\$30.00	\$923.04	\$177,774.18
01/19/2022	01/19/2022	92	\$0.00	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00	\$176,851.14
12/31/2021	12/31/2021	101	\$0.00	\$0.00	\$817.96	\$73.56	\$30.00	\$921.52	\$176,831.14
12/20/2021	12/20/2021	92	\$0.00	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00	\$175,909.62
12/17/2021	12/17/2021	80	(\$1,070.08)	\$0.00	\$0.00	\$0.00	\$0.00	(\$1,070.08)	\$175,889.62
12/17/2021	12/17/2021	81	\$0.00	(\$120.00)	\$0.00	\$0.00	\$0.00	(\$120.00)	\$176,959.70
11/30/2021	11/30/2021	101	\$0.00	\$0.00	\$816.16	\$73.40	\$30.00	\$919.56	\$177,079.70
11/17/2021	11/17/2021	92	\$0.00	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00	\$176,160.14
10/29/2021	10/31/2021	101	\$0.00	\$0.00	\$811.84	\$73.01	\$30.00	\$914.85	\$176,140.14
10/12/2021	10/12/2021	92	\$0.00	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00	\$175,225.29
09/30/2021	09/30/2021	101	\$0.00	\$0.00	\$807.47	\$72.62	\$30.00	\$910.09	\$175,205.29
09/22/2021	09/22/2021	92	\$0.00	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00	\$174,295.20
09/09/2021	09/09/2021	92	\$0.00	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00	\$174,275.20
08/31/2021	08/31/2021	101	\$0.00	\$0.00	\$803.18	\$72.23	\$30.00	\$905.41	\$174,255.20
07/30/2021	07/31/2021	101	\$0.00	\$0.00	\$798.93	\$71.84	\$30.00	\$900.77	\$173,349.79
07/27/2021	07/27/2021	92	\$0.00	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00	\$172,449.02
06/30/2021	06/30/2021	101	\$0.00	\$0.00	\$795.74	\$71.56	\$30.00	\$897.30	\$172,429.02
06/25/2021	06/25/2021	92	\$0.00	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00	\$171,531.72
06/15/2021	06/14/2021	80	(\$244.54)	\$0.00	\$0.00	\$0.00	\$0.00	(\$244.54)	\$171,511.72
06/15/2021	06/14/2021	81	\$0.00	(\$231.50)	\$0.00	\$0.00	\$0.00	(\$231.50)	\$171,756.26
05/28/2021	05/31/2021	101	\$0.00	\$0.00	\$793.26	\$71.33	\$30.00	\$894.59	\$171,987.76
05/20/2021	05/20/2021	92	\$0.00	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00	\$171,093.17
05/19/2021	05/17/2021	81	\$0.00	(\$238.02)	\$0.00	\$0.00	\$0.00	(\$238.02)	\$171,073.17

## Balance History

Loan Number:

Investor Loan Number:

FHA Case Number:

Client Loan Number:

Transaction Date	Effective Date	Transaction Code	Scheduled	Unscheduled	Interest	MIP	Servicing Fees	Trans Total	Ending Balance
04/30/2021	04/30/2021	101	\$0.00	\$0.00	\$790.25	\$71.06	\$30.00	\$891.31	\$171,311.19
04/22/2021	04/22/2021	92	\$0.00	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00	\$170,419.88
04/20/2021	04/19/2021	81	\$0.00	(\$238.02)	\$0.00	\$0.00	\$0.00	(\$238.02)	\$170,399.88
03/31/2021	03/31/2021	101	\$0.00	\$0.00	\$786.84	\$70.76	\$30.00	\$887.60	\$170,637.90
03/26/2021	03/26/2021	92	\$0.00	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00	\$169,750.30
03/15/2021	03/12/2021	81	\$0.00	(\$238.02)	\$0.00	\$0.00	\$0.00	(\$238.02)	\$169,730.30
03/04/2021	03/04/2021	92	\$0.00	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00	\$169,968.32
02/26/2021	02/28/2021	101	\$0.00	\$0.00	\$783.16	\$70.43	\$30.00	\$883.59	\$169,948.32
02/09/2021	02/09/2021	95	\$0.00	\$100.00	\$0.00	\$0.00	\$0.00	\$100.00	\$169,064.73
01/29/2021	01/31/2021	101	\$0.00	\$0.00	\$780.05	\$70.15	\$30.00	\$880.20	\$168,964.73
01/20/2021	01/19/2021	81	\$0.00	(\$476.04)	\$0.00	\$0.00	\$0.00	(\$476.04)	\$168,084.53
01/20/2021	01/20/2021	92	\$0.00	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00	\$168,560.57
01/05/2021	01/05/2021	92	\$0.00	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00	\$168,540.57
12/31/2020	12/31/2020	101	\$0.00	\$0.00	\$775.80	\$69.77	\$30.00	\$875.57	\$168,520.57
12/08/2020	12/08/2020	95	\$0.00	\$850.00	\$0.00	\$0.00	\$0.00	\$850.00	\$167,645.00
12/02/2020	12/02/2020	92	\$0.00	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00	\$166,795.00
11/30/2020	11/30/2020	101	\$0.00	\$0.00	\$767.96	\$69.06	\$30.00	\$867.02	\$166,775.00
11/23/2020	11/23/2020	90	\$0.00	\$39.25	\$0.00	\$0.00	\$0.00	\$39.25	\$165,907.98
11/23/2020	11/23/2020	90	\$0.00	\$333.83	\$0.00	\$0.00	\$0.00	\$333.83	\$165,868.73
11/17/2020	11/16/2020	80	(\$241.64)	\$0.00	\$0.00	\$0.00	\$0.00	(\$241.64)	\$165,534.90
11/03/2020	11/03/2020	92	\$0.00	\$20.00	\$0.00	\$0.00	\$0.00	\$20.00	\$165,776.54
10/30/2020	10/31/2020	101	\$0.00	\$0.00	\$769.23	\$69.17	\$30.00	\$868.40	\$165,756.54
10/21/2020	10/19/2020	80	(\$741.69)	\$0.00	\$0.00	\$0.00	\$0.00	(\$741.69)	\$164,888.14
10/21/2020	10/19/2020	80	(\$647.43)	\$0.00	\$0.00	\$0.00	\$0.00	(\$647.43)	\$165,629.83

## Balance History

Loan Number:

Investor Loan Number:

FHA Case Number:

Client Loan Number:

Transaction Date	Effective Date	Transaction Code	Scheduled	Unscheduled	Interest	MIP	Servicing Fees	Trans Total	Ending Balance
10/21/2020	10/19/2020	80	(\$242.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$242.00)	\$166,277.26
10/20/2020	10/19/2020	80	(\$236.70)	\$0.00	\$0.00	\$0.00	\$0.00	(\$236.70)	\$166,519.26
09/30/2020	09/30/2020	101	\$0.00	\$0.00	\$770.48	\$69.29	\$30.00	\$869.77	\$166,755.96
09/17/2020	09/16/2020	80	(\$473.40)	\$0.00	\$0.00	\$0.00	\$0.00	(\$473.40)	\$165,886.19
09/08/2020	09/08/2020	81	\$0.00	(\$542.00)	\$0.00	\$0.00	\$0.00	(\$542.00)	\$166,359.59
08/31/2020	08/31/2020	101	\$0.00	\$0.00	\$769.28	\$69.18	\$30.00	\$868.46	\$166,901.59
07/31/2020	07/31/2020	101	\$0.00	\$0.00	\$765.73	\$68.86	\$30.00	\$864.59	\$166,033.13
07/14/2020	07/13/2020	81	\$0.00	(\$237.23)	\$0.00	\$0.00	\$0.00	(\$237.23)	\$165,168.54
06/30/2020	06/30/2020	101	\$0.00	\$0.00	\$761.81	\$68.50	\$30.00	\$860.31	\$165,405.77
06/16/2020	06/15/2020	81	\$0.00	(\$237.23)	\$0.00	\$0.00	\$0.00	(\$237.23)	\$164,545.46
06/05/2020	06/05/2020	90	\$0.00	\$647.43	\$0.00	\$0.00	\$0.00	\$647.43	\$164,782.69
06/05/2020	06/05/2020	90	\$0.00	\$741.69	\$0.00	\$0.00	\$0.00	\$741.69	\$164,135.26
05/29/2020	05/31/2020	101	\$0.00	\$0.00	\$754.68	\$67.86	\$30.00	\$852.54	\$163,393.57
05/15/2020	05/15/2020	80	(\$717.73)	\$0.00	\$0.00	\$0.00	\$0.00	(\$717.73)	\$162,541.03
04/30/2020	04/30/2020	101	\$0.00	\$0.00	\$753.24	\$67.74	\$30.00	\$850.98	\$163,258.76
04/21/2020	04/20/2020	80	(\$243.27)	\$0.00	\$0.00	\$0.00	\$0.00	(\$243.27)	\$162,407.78
03/31/2020	03/31/2020	101	\$0.00	\$0.00	\$749.69	\$67.42	\$30.00	\$847.11	\$162,651.05
02/28/2020	02/29/2020	101	\$0.00	\$0.00	\$742.77	\$66.79	\$30.00	\$839.56	\$161,803.94
02/24/2020	02/24/2020	91	\$0.00	\$784.00	\$0.00	\$0.00	\$0.00	\$784.00	\$160,964.38
01/31/2020	01/31/2020	101	\$0.00	\$0.00	\$657.71	\$66.52	\$30.00	\$754.23	\$160,180.38
01/31/2020	01/31/2020	105	(\$3.27)	\$0.00	\$0.00	\$0.00	\$0.00	(\$3.27)	\$159,426.15
01/22/2020	01/14/2020	81	\$0.00	(\$320.05)	\$0.00	\$0.00	\$0.00	(\$320.05)	\$159,429.42
01/17/2020	01/17/2020	95	\$0.00	\$75.00	\$0.00	\$0.00	\$0.00	\$75.00	\$159,749.47
12/31/2019	12/31/2019	101	\$0.00	\$0.00	\$738.01	\$66.37	\$30.00	\$834.38	\$159,674.47

## Balance History

Loan Number:

Investor Loan Number:

FHA Case Number:

Client Loan Number:

Transaction Date	Effective Date	Transaction Code	Scheduled	Unscheduled	Interest	MIP	Servicing Fees	Trans Total	Ending Balance
12/20/2019	12/19/2019	81	\$0.00	(\$729.82)	\$0.00	\$0.00	\$0.00	(\$729.82)	\$158,840.09
11/29/2019	11/30/2019	101	\$0.00	\$0.00	\$1,123.49	\$66.05	\$30.00	\$830.50	\$159,569.91
11/21/2019	11/20/2019	81	\$0.00	(\$243.27)	\$0.00	\$0.00	\$0.00	(\$243.27)	\$158,739.41
11/05/2019	11/05/2019	105	\$389.04	\$0.00	\$0.00	\$0.00	\$0.00	\$389.04	\$158,982.68
10/31/2019	10/31/2019	101	\$0.00	\$0.00	\$424.91	\$65.82	\$30.00	\$524.00	\$158,593.64
10/03/2019	10/01/2019	105	\$7,850.32	\$0.00	\$0.00	\$0.00	\$0.00	\$7,850.32	\$158,069.64
10/03/2019	10/01/2019	100	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$150,219.32
Totals			\$2,858.22	\$64.20	\$28,428.59	\$2,556.47	\$1,080.00	\$34,601.71	